



Maine Municipal Employees Health Trust

# Wellness Works

## SUMMER 2016

## Pack Physical Activity into Your Vacation

There are plenty of opportunities to fit in fun physical activities no matter where you are! Whatever your destination, a vacation provides plenty of opportunities for physical activity for you or the entire family. The key? Fit physical activity into your daily plans and make it fun!

**Plan it:** consider a vacation centered around an activity such as hiking, biking, rafting, backpacking, golfing, yoga or swimming at a beach. Choose lodgings that offer a pool, fitness facility, spa or guided activities. When making reservations, ask about activities appropriate for your family. Inquire about nearby walking or running paths and pack a pair of comfortable walking shoes, a bathing suit and sunscreen.

**Gear up:** if you're renting equipment, make sure it's well maintained and meets safety standards. If you rent a bicycle or in-line skates, include a helmet and pads. Wear the right clothes. Dress in layers if necessary and check the weather.

**Jump in:** explore the sights by walking, biking or hiking. Try something fun you've never done such as snorkeling, water skiing or kayaking. Walk to restaurants, shops and attractions. Go out dancing in the evening. On a road trip, take breaks for short walks, a game of catch or stretching. At airports, walk the terminal. Try camping, and carry your gear. If the weather is bad, consider indoor activities, such as in-line skating or walking through a museum. Consider a walking tour. End the day with a dip in the hotel pool. Be sure to introduce children to new activities gently, and build in time for naps for younger ones.



There's really no reason physical activity has to take a break while you are on any vacation. Enjoy. Reference [www.fitday.com](http://www.fitday.com) for more ideas on enjoying physical activity.

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## Wellness on the Web

Register on [www.anthem.com](http://www.anthem.com) with your insurance information to access valuable health tips and more! Check out the discounts tab under the home page for Anthem's Special Offers – this includes discounts on wearable activity trackers, weight loss programs, exercise equipment, and much more. The Health and Wellness tab contains health topics from A to Z from sources you can trust. Information here also includes how to prepare for an upcoming screening, including what questions to ask your doctor and insurance company. Looking for a doctor? Find one on [www.anthem.com](http://www.anthem.com), read reviews about them, find out their areas of expertise, and more. Have an urgent health need that's not an emergency? Check out the Urgent Care tab for centers closest to you – which could save you time and money.



## Benefits Alphabet Soup

Many employers have been adding new plans called an HRA or an FSA to help employees cover some of their out of pocket costs. These can be a big help – but they’ve also made understanding your benefits more complex. HRAs and FSAs are both governed by IRS regulations, and must follow certain rules. Here’s a short description of each type of plan.

**Health Reimbursement Arrangements (HRA)** are funds set aside by employers for employees and their dependents to use to cover certain out-of-pocket costs. The employer decides what expenses the HRA can be utilized for, and it is limited to very specific categories such as deductibles. You must be enrolled in your employer’s health plan to be eligible to receive reimbursements through their HRA.

**Flexible Spending Accounts (FSA)** are tax-advantaged savings accounts which can be used for medical, dental and other health-related expenses that are not covered by insurance. The FSA is usually funded by contributions made by the employee, though an employer can also contribute. FSA plans must operate under IRS regulations regarding what can be covered. You do not need to be enrolled in your employer’s health plan to elect an FSA, if it is available.

It is important to note that these HRA and FSA plans are not Health Trust plans. They are sponsored by your employer, and are usually coordinated by another third-party administrator. If you have a question about your HRA or FSA plan, how it pays, or what costs will be covered, please see the person who handles benefits for your organization to learn what steps to take. MMEHT Member Service Representatives are happy to answer your questions about claims; however, because we do not administer either HRAs or FSAs, we cannot answer questions about reimbursements under those plans.



## Managing Mosquitoes

By now, most of us have heard of the Zika virus, which is spread to people primarily through the bite of an infected *Aedes* species mosquito. The most common symptoms of Zika are fever, rash, joint pain, and conjunctivitis. The illness is usually mild with symptoms lasting for several days to a week after being bitten by an infected mosquito. People usually don’t get sick enough to go to the hospital, and they very rarely die of Zika. For this reason, many people might not realize they have been infected. However, Zika virus infection during pregnancy can cause a serious birth defect called microcephaly, as well as other severe fetal brain defects.

News of the Zika virus has many people on edge as we head into mosquito season. The *Aedes* mosquito is not native to Maine, and experts do not anticipate the spread of the virus to Northern New England this summer. However, mosquitoes can also carry other diseases and we need to stay vigilant to protect ourselves and reduce the risks of all mosquito borne illnesses. Follow these simple steps to prevent mosquito bites:

1. Wear insect repellent that contains DEET.
2. Cover up with long-sleeved clothing.
3. Keep mosquitos outside:
  - Install or repair and use window and door screens. Do not leave doors propped open.
  - Once a week, empty and scrub, turn over, cover, or throw out any items that hold water like tires, buckets, planters, toys, pools, birdbaths, flowerpot saucers, or trash containers. Mosquitoes lay eggs near water. Tightly cover water storage containers (buckets and rain barrels) so that mosquitoes cannot get inside to lay eggs.
  - Use an outdoor flying insect spray where mosquitoes rest. Mosquitoes rest in dark, humid areas like under patio furniture, or under the carport or garage. When using insecticides, always follow label instructions.

Visit [www.cdc.gov](http://www.cdc.gov) for current updates on the Zika virus and for more information about reducing mosquitoes around your home.

# Anthem Employee Assistance Program

Paying the bills. Dealing with stress at work or home. Raising a family. Sometimes life pulls you in many directions and you need a little advice. If you're feeling stressed or depressed, you can turn to your Anthem Employee Assistance Program (EAP). Anthem EAP is a free service for you and your household members, and it also offers many great resources to deal with everyday problems and questions.

Licensed mental health professionals are available 24/7 without an appointment and at no charge. If you or a family member would like to speak with a professional counselor near your work or home, you can call to get a referral for three in-person visits at no cost to you. Your privacy is important and no one will know you've called Anthem EAP unless you give them your written permission (this is in accordance with federal and state law, and professional ethical standards).

**The Anthem EAP is free and is available to all active employees (regardless of insurance coverage) and their household members.** Unfortunately, retirees are not eligible to use this service.

Getting support is simple and quick! Simply call 1-800-647-9151 or go to [www.anthemead.com](http://www.anthemead.com), choose *Login* in the *Members* box and enter **MMEHT**.

## Other benefits of the Anthem EAP include:

**Financial Services** - Making ends meet can be a challenge. Maybe you have a lot of credit card debt, or you're trying to stick to a budget. If you have questions, you can talk with a financial professional on topics such as:

- Getting out of debt
- Free identity theft monitoring and recovery
- Retirement
- Credit reports
- Estate planning
- Mortgages
- Foreclosures

**Legal Services** – If you have a legal problem, you may feel worried and stressed. After all, the law can be confusing. Anthem EAP can help you understand and work through legal issues, including:

- Small claims court
- Adoption
- Divorce and custody issues
- Personal injury
- Criminal matters
- Real estate



## And More!

- Finding child care and summer camps.
- Setting and meeting personal goals.
- Locating pet care resources.
- Succeeding at work.
- Looking for elder care.
- Getting support for nursing mothers.
- Preparing for college.

Dealing with change, relationships and more by attending a webinar. Sign up by going to Online Seminars on the right side of the page after logging in at [www.anthemead.com](http://www.anthemead.com). The webinars are free of charge!

## Anthem Employee Assistance Program

1-800-647-9151

[www.anthemead.com](http://www.anthemead.com)

Login: MMEHT

Call for free, confidential help 24 hours a day, 7 days a week.

# Work on Your Flexibility – Stretch Your Way to Better Health

Believe it or not, stretching is a critical part of any exercise program. You might be thinking that it's hard to carve out time in your schedule for exercise, let alone stretching. But most cardio and strength-training programs, along with certain laborious jobs, can cause your muscles to tighten. That's why it's important to stretch regularly to keep your body functioning well.

Regular stretching will increase your flexibility, which makes daily tasks easier. It will also improve your range of motion of your joints, which helps keep you mobile and improves your circulation and posture. Being flexible also relieves stress by relaxing tense muscles and helps prevent injury, especially if your muscles or joints are tight.

Studies show that the more flexible you are the less likely you are to be injured and if you are injured the severity and recovery rate is less and quicker (in most cases not all). As we age, we lose our flexibility so it is even more important to be diligent about sneaking in 5-10 minutes each day. Unfortunately, men do not have a protein called elastin that women have, so it is even more important for men to fit stretching into their day.

## GOOD STRETCHING TECHNIQUES

Keep your body healthy with these pointers for a good stretch: Target major muscle groups. When you're stretching, focus on your calves, thighs, hips, lower back, neck and shoulders. Also stretch muscles and joints that you routinely use at work or play. Warm up first. Stretching muscles when they're cold increases your risk of injury, including pulled muscles. Warm up by walking while gently pumping your arms, or do a favorite exercise at low intensity for five minutes. If you only have time to stretch once, do it after you exercise when your muscles are warm and more receptive to stretching. And when you do stretch, start slowly.

Hold each stretch for at least 30 seconds. It takes time to lengthen tissues safely. Hold your stretches for at least 30 seconds and up to 60 seconds for a really tight muscle or problem area. Then repeat the stretch on the other side. For most muscle groups, a single stretch is usually sufficient. Never bounce. Bouncing as you stretch repeatedly gets your muscles out of the stretch position and doesn't allow them to relax, making you less flexible and more prone to pain.

Focus on a pain-free stretch. Expect to feel tension while you're stretching. If it hurts, you've gone too far. Back off to the point where you don't feel any pain, then hold the stretch. There is a saying, "stretch to a point of discomfort, not pain." Relax and breathe freely. Don't hold your breath while you're stretching.

As a general rule, fit stretching into your schedule. Stretch whenever you exercise. If you don't exercise regularly, you may want to stretch at least three times a week to maintain flexibility. If you have a problem area,



such as tightness in the back of your leg, you may want to stretch every day or even twice a day. Think about ways you can fit stretching into your daily schedule. For example: Do some stretches after your morning shower or bath. That way, you can shorten your warm-up routine because the warm water will raise muscle temperature and prepare your muscles for stretching. Sign up for a yoga, Pilates or tai chi class. You're more likely to stick with a program if you're registered for a class.

## STRETCH ANYTIME, ANYWHERE

You can stretch anytime, anywhere — in your home, at work or when you're traveling. But if you have a chronic condition or an injury, you may need to alter your approach. For example, if you have a strained muscle, stretching it as you usually do may cause further harm. Talk with your doctor or a physical therapist about the best way for you to stretch.

Source: [www.mayoclinic.org](http://www.mayoclinic.org)

## At A Glance: Stretching Tips

- Warm up muscles before stretching by walking or doing other gentle movements.
- Start slow and stretch gently. Never stretch to the point of pain.
- Breathe slowly and rhythmically as you stretch.
- Use proper posture when stretching.
- Slowly increase your stretch as you feel your muscles relax. Don't bounce.
- Hold each stretch.

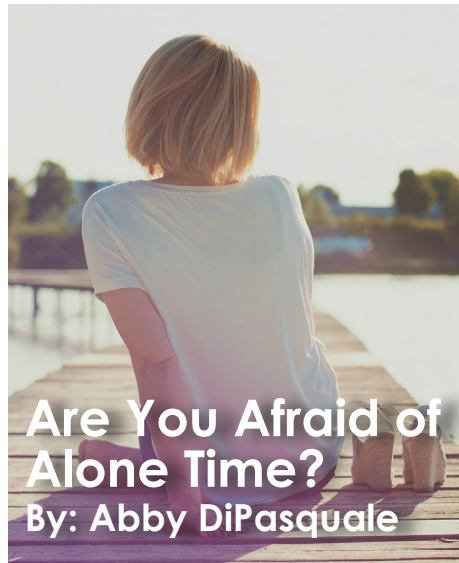
## Men and Yoga

Yes, men do yoga! There are many benefits to yoga and more and more men are getting on board. It can build a base for weight lifting, increase flexibility and really reduce stress.

Yoga widens range of motion and increases access to more muscle fibers, allowing for more substantial hypertrophy in any given muscle group. Basically this means more muscle building. If you supplement a regular lifting routine with yoga classes, you'll be able to activate ignored sections.

Yoga is a great tool for increasing flexibility, especially for the back and hips where most men are extremely tight. Taking a few yoga classes or trying out yoga videos will help elongate the muscles and aid in decreasing the tightness in those key areas.

Deep abdominal breathing is a huge part of yoga, and it activates the parasympathetic nervous system. This lowers levels of cortisol, a hormone that forces your body to hold on to belly fat. Training yourself to breathe deeply through yoga can reduce stress and cortisol levels in your daily life. Another benefit of yoga is lowering your heart rate. More intense yoga routines will challenge your heart and breathing rates, which strengthens your cardiovascular system and can lead to a reduction in overall heart rate. Your breathing volume can also improve, providing more oxygen for your body to work as efficiently as possible. Check out [www.yogafinder.com](http://www.yogafinder.com) to locate some classes in your area.



## Are You Afraid of Alone Time?

By: Abby DiPasquale

It's 1:11 am and my mind is going 100 miles per hour.

*Did I remember to take the groceries out of the trunk? When I am I going to get to the bank this week? Did I forget to use shampoo on the kids' hair tonight? How many days are there left to get that project done? It's 2:30 now, only an hour and a half till I have to get up. I know I'm going to be exhausted. Why can't I just go to sleep? Oh great, now I only have an hour and 29 minutes...*

Have you ever had one of these nights, when you can't seem to shut your mind off even though you know that you are exhausted and really need sleep? Why does this happen and is there anything we can do to slow down our thoughts? The answer may surprise you.

This fitful sleep actually happened on the very night after I heard a really inspiring speech by Amy Morin ([www.AmyMorinLCSW.com](http://www.AmyMorinLCSW.com)), author of the best-selling book "13 Things Mentally Strong People Don't Do." She shared an excellent story about one of her clients who came in with racing thoughts every time it was time to go to bed (sound familiar?) and she soon realized it wasn't due to a sleep disorder or mental health issue, but rather an issue of being alone. What on earth does being alone have to do with racing thoughts in the middle of the night? I wondered the same thing, but her explanation made perfect sense and turned on a lightbulb inside my head.

How much time do we allow ourselves to be quiet and alone with our own thoughts throughout the day? If you are like most people, it just doesn't happen. Every spare second of free time is spent puttering around on a task

that has to get done, trying to squeeze in the required exercise, catching up on social media or aimlessly searching the web for some great deal. So it is no wonder that when your head finally hits the pillow at the end of the day, your mind suddenly starts racing trying to process all the information in your head.

Why don't we just sit quietly and let our minds do what they need to? As humans, we have an innate need to be entertained and many actually fear alone time. I know, I can hear you saying, "Not me, I would love a few minutes by myself just to sit and be quiet." But when it comes right down to it, we don't know what to do when we just have to sit and be alone with our thoughts. In fact, a recent study by the University of Virginia showed that "participants typically did not enjoy spending 6 to 15 minutes in a room by themselves with nothing to do but think, that they enjoyed doing mundane external activities much more, and that many preferred to administer electric shocks to themselves instead of being left alone with their thoughts." [Science 04 Jul 2014: Vol. 345, Issue 6192, pp. 75-77] Yes, people would rather shock themselves than sit quietly and think! Or rather, men would: 67% of male participants voluntarily shocked themselves, whereas women were far less likely to shock themselves, with only a 25% participation rate. While most of us aren't shocking ourselves for entertainment, we frequently reach for our cell phones if we have an extra 15 seconds of down time to entertain our minds and keep ourselves busy.

So how do you get your mind to stop racing at night? Electric shocks? I would propose that it might be better, and safer, to just spend a few minutes at some point in your day to find a quiet place to sit and just be. The new terminology is mindfulness meditation, but you can call it anything you want - devotion, relaxation, prayer, centering, etc. The noise of our world has gotten really hard to block out and time spent in quiet solitude has significantly reduced. While the practice of meditation has played a key role in reconnecting our minds with our bodies for thousands of years, research is just beginning to show the many health benefits that meditation can offer, from stress reduction to improved concentration and immune system responses...not to mention the quieting of your mind at night and more restful sleep!



## Maine State Park Passes

Maine has a bounty of beautiful trails, parks and campsites. Exploring these sites is a great way to get family and friends active and enjoy some of this state's wonderful treasures.

Consider purchasing a State Park Pass to see it all at a discount. With a Maine State Park Pass, you can visit state parks and historic sites for the season, without paying day-use fees. You may purchase Vehicle or Individual Park Passes online. Park passes make a great gift (no name is assigned when the pass is mailed to you)! People residing in Maine that are 65 years and older are admitted in to the parks for free with proof of age. For information check out the following website: [www.maine.gov](http://www.maine.gov), and search "state park passes."

Another really fun family adventure that you can take advantage of at the state parks is the "Passport" book. The booklet has a list of many of the participating state parks throughout the state of Maine. Every time you visit a park, look for the passport lock box on site, enter the code (it's the year the park was established) and stamp your book. You can earn prizes (such as patches and water bottles) along the way too! The more stamps you collect, the more prizes you earn!



## Making the Most Out of a Trip to the Farmers Market

This is a great time of year to take advantage of the local farmers market in your area and check out all the fresh produce they have to offer. The best time to go is early. It may not guarantee that it will be less crowded, but you will find that you will have the best selection of produce.

If this is your first time at a farmers market, one strategy is to keep an eye out for the lines. If you find one farmer has a line forming and people are willing to wait, it is a good sign that he or she has a reputation for some of the best produce. Make a list of what you need before you go because you may get caught up in the moment - and do you really need a whole bushel of carrots?

If you think of it, bring some reusable bags to save the farmers some money. Plus tote bags may be more comfortable to carry and more durable than plastic bags.

Get out there and try something new! Support your local farmer. Check out this website to find farmers markets in your area: [www.maine farmers markets.org](http://www.maine farmers markets.org)

## Sense of Community

We all know that fresh, locally grown food is good for our bodies. Did you know that it is good for our minds too? Local farmers markets are a natural place to mingle with your neighbors. There is a whole branch of psychology – known as community psychology – that has grown around the notion that a sense of community is important for personal well-being. Immersing yourself in farmers market crowds can add to a sense of community and belonging. Shopping for locally-grown products at farmers markets allows you to interact with like-minded individuals and potentially can help you make new friends. According to the Farmers Market Coalition, people who frequent farmers markets have 15-20 social interactions per visit versus the 1-2 interactions that would have occurred at the grocery store.

# Look Before You Lock

Every summer, heartbreaking and preventable deaths happen when children are left alone in hot cars. On average, 38 children die after being trapped inside hot motor vehicles each year, according to the nonprofit safety group Kids and Cars. These tragedies happen when kids are left unattended in a hot car -- sometimes because the driver forgot the child was there -- or when kids get into unlocked cars without any adult knowing it happened. Within minutes, they can be in danger.

Vehicular heat stroke tragedies change the lives of parents, families, and communities forever. Below are some simple tips from Kids and Cars that parents and caregivers can follow to prevent heat stroke tragedies:

- Never leave children alone in or around cars; not even for a minute.
- “Look Before You Lock” - Create a reminder to check the back seat.
  - Put something you’ll need like your cell phone, handbag, employee ID or brief case, etc., in the back seat so that you have to open the back door to retrieve that item every time you park.
  - Keep a large stuffed animal in the child’s car seat. When the child is placed in the car seat, put the stuffed animal in the front passenger seat. It’s a visual reminder that the child is in the back seat.
- Make sure your childcare provider knows to call you if your child doesn’t arrive on time and you haven’t notified them of their absence.
- Keep vehicles locked at all times, even in driveways or garages. Ask home visitors, child care providers and neighbors to do the same.
- Keep car keys and remote openers out of the reach of children.
- If a child goes missing, immediately check the inside passenger compartments and trunks of all vehicles in the area very carefully, even if they are locked. A child may lock the car doors after entering a vehicle on their own, but may not be able to unlock them.
- If you see a child alone in a vehicle, get involved. Call 911 immediately. If the child seems hot or sick, get them out of the vehicle as quickly as possible.
- Be especially careful during busy times, schedule changes and periods of crisis or holidays. This is when many tragedies occur.

It is never OK to leave kids or pets in a car – even with the windows down. Kids are more susceptible and at higher risk for heat-related illness and injury than adults because their bodies make more heat relative to their size and their abilities to cool through sweating are not as developed as adults. On a day that is just 72 degrees Fahrenheit, the temperature inside a car can increase by 30 to 40 degrees in an hour, and 70% of this increase occurs during the first 30 minutes! As a result, just a few minutes can be extremely dangerous – even fatal – for a small child. Following the simple steps mentioned above can make you more alert and potentially save a life! Visit [www.kidsandcars.org](http://www.kidsandcars.org) for more information.



## Roasted Asparagus with Egg and Tomato

### Ingredients

- 1 pound thin asparagus, woody ends trimmed
- 1/2 cup cherry or grape tomatoes, halved
- 1 1/2 tablespoons olive oil
- 1 tablespoon balsamic vinegar, optional
- 4 large eggs
- 2 tablespoons coarsely shaved Parmesan
- 1 tablespoon chopped chives
- Crusty whole-grain bread, optional

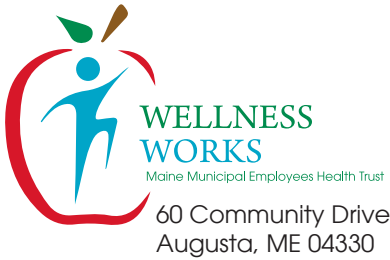
### Directions

1. Preheat oven to 425°F. Toss asparagus and tomatoes with oil in a shallow baking dish just large enough to hold vegetables in a single layer. Roast, shaking pan halfway through, until asparagus is just tender and tomatoes have wilted, about 12 minutes. Immediately drizzle with vinegar, if desired.
2. Crack eggs over asparagus mixture. Return to oven and roast until egg whites are just set, about 7 minutes. Top with cheese, sprinkle with chives and serve. Offer crusty bread on the side, if desired.

**Makes 4 servings.**

**Per Serving:** 153 calories, 11g fat, 3g saturated fat, 6g carbohydrates, 10g protein, 3g dietary fiber, 113mg sodium.

**Source:** [www.health.com](http://www.health.com)



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## FAST FACTS



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**CAN YOU  
SAY "FRESH"?  
TYPICALLY  
PRODUCE AT  
A FARMERS  
MARKET IS  
PICKED WITHIN  
24-HOURS OF  
YOUR PURCHASE.**

If you spend **\$100** at a farmers market, 62% goes back into the local economy, and \$99 out of \$100 stays in the state.

If you spend \$100 at a grocery store, only **\$25** stays here.

**85%** of farmers market vendors travel fewer than 50 miles to sell at markets.